

WHAT IS CLAIMED IS:

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1. A system for providing a loan to a taxpayer, comprising:

historical tax refund data for said taxpayer;

year to date income information for the current year, for said taxpayer;

year to date expense information for the current year, for said taxpayer;

a processor adapted to process said historical tax return data, said year to date income data, and said year to date expense data to determine an estimated tax refund amount for said taxpayer for said current tax year;

a loan provided to said taxpayer prior to the end of said current tax year in an amount based on said estimated tax refund amount for said current tax year for said taxpayer.

2. A system for providing a loan to a taxpayer, comprising:

historical tax refund data for said taxpayer;

year to date income information for the current year, for said taxpayer;

a processor adapted to process said historical tax return data and said year to date income data to determine an estimated tax refund amount for said taxpayer for said current tax year;

a loan provided to said tax payer prior to the end of said current tax year in an amount based on said estimated tax refund amount for said current tax year for said taxpayer.

3. A system for providing a loan to a taxpayer, comprising:

historical tax refund data for said taxpayer;

present job verification data for said taxpayer;

a processor adapted to process said historical tax return data and said present job verification data to determine an estimated tax refund amount for said taxpayer for said current tax year;

5 a loan provided to said taxpayer prior to the end of said current tax year in an amount based on said estimated tax refund amount for said current tax year for said taxpayer.

4. A system for providing a loan to a taxpayer, comprising:

10 income information for the current year, for said taxpayer;

expense information for the current year, for said taxpayer;

a processor adapted to process said income information and said expense information to determine an estimated tax refund amount for said taxpayer for said current tax year;

15 a loan provided to said taxpayer prior to the end of said current tax year in an amount based on said estimated tax refund amount for said current tax year for said taxpayer.

5. A method for providing a loan to a taxpayer, said method comprising:

20 estimating said taxpayer's tax refund amount due for said current year prior to the completion of said current tax year;

providing a loan to said taxpayer based on said estimated tax refund amount due for said current tax year, said loan provided before the end of said current tax year.